BY ASST. SURGBON T. MUNSON COAN. U. S. STEAMER SEBAGO, OFF MOBILE,

August 4th, 1864. . . . At midnight to-night, wind and weather favoring, our fleet will form in line of battle. At four o'clock in the morning, the attack which has been anxiously awaited by both parties for two years, will be made. The Sebago is to be lashed alongside the Brooklyn, the largest vessel of the fleet, and we are to lead the advance. I trust an accident which befell us yesterday, will not interfere with our part of the programme. Our starboard paddle-box was smashed, and our

wheel slightly injured. We are repairing to-day. The Brooklyn and Richmond have howitzers in their tops, and will drop shot upon the rebels' heads, from a height of eighty feet We shall pass close to the forts, within ,200 or 300 yards, so that their gunners may fire over our heads. and that ours may fire grape-shot into their faces. My station is on the berth deck, directly over the powder magazine. The officers are in the most friendly mood to-night, talking over the prospects of to-morrow, and leaving directions and addresses with each other.

Accest 5th .- At sunrise this morning the line of attack was formed. First the four Monitors, then the Brooklyn, the Hartford, the Richmond, and four other ships, all in pairs, eighteen vessels in all, making a solemn procession two miles long. The Hartford was all in a flutter of signals. The ships moved snail-like into their positions. We, with four other ships, took stations without, to bombard Fort Morgan while the procession should pass. Soon the Monitors began to move more briskly. The middle and rear ships began to close up; the movement is fairly begun.

The Tecumseh opened the fight with shell from 15-inch gans; they fell short. Fort Morgan answered with shell that passed far beyond the forward ships, and exploded near the middle of our line. Now the Monitors are right abreast of the fort. Each ship in the fleet runs up the flag to each mast-head; the rebels fly their own; and a tremendous broadside from the Hartford begins the fight in earnest. The ships sweep rapidly up, and in five minutes more, have entered the great cloud of smoke, lighted with incessant flashes of red fire, that hangs between them and the fort. For nearly half an hour the guns boom at the rate of sixty explosions per minute. We and the other ships of the reserve, (the Schago was too badly injured to join the udvance.) flank the fort, and pour in shell. The shot whistle over our heads in reply, but do not strike us.

Now comes the calamity of the day. The Tecurisch, already past the fort, and leading the way up the bay, strikes a torpedo, which explodes under her turret, and in a few minutes has gone to the bottom. But the rest of the fleet make no pause. Before an hour is over from the time of the first shot, the last ship has passed the famous fort, and the thunder of our guns is checked for awhile. We withdraw from action, and watch the progress up the bay of the triumphant fleet.

LATER DATE .- Now the Tecumseh lies near us, deep under water, with sixty gallant men drowned in her. Imagine them beating their iron-cage in the death struggle-the water pouring in, and filling all around !

The Philippi, one of our dispatch boats, had rashly gone in too far, and was now aground opposite the fort, which opened fire upon her. The crew deserted her after setting her on fire. and for an bour we watched the burning hull; saw her shorted guns go off, and her magazine explode, precisely as the thing is laid down in the books. 

August Stn .- The Stars and Stripes appear on Fort Gaines, as yesterday they floated from Fort Pt well. The side-door is now opened into Mobile Bay, and our fleet will receive supplies through it. One victory a day for the last three days. The newspapers will give the particulars. It will take more than a day to reduce Fort Morgan. We are now going in shore to take away

August 9TH .- Went to New Orleans in company with two other vessels, to carry the prisoners captured at Fort Gaines. There were more than 800 of them. They were not a superior class of men. Many were lads between fifteen and eighteen years of age, and many were " white trash." Of course, there were some intelligent faces among the lot, and I took a great fancy to one young fellow who said he belonged to the Mobile Cadets, and who was about seventeen years old, a gentlemanly, intelligent boy. He seemed as if he might belong to one of the aristocratic families of the South. He was bitterly Secesh. When he was put ashore at New Orleans I said to him, "Perhaps when we next meet we shall be shooting at each other." He answered, " I hope so." Yet he thanked me in the sincerest manner apparently for "the kindness" of our officers. I hope the young rascal will live to learn a better faith and practice in polities than any the South can teach him. But the chances are that he with many thousand more must go under, that his city must be burned, and be sewed with salt, and other of their cities likewise, before any good thing can come out of this doomed Confederacy.

August 10rn .- We landed our prisoners, and then all the officers had a run on shore. I found the old path to the city library, and had a pleasant time in reading the English Magazines. In the evening we got under way, and raced the Genesee down the river, getting slightly beaten. We beat her in coming up, however.

Argest 11TH .- Reached our old anchorage, and saw our gallant fleet riding at anchor in its hard-won position within the bay. It was a splendid fight. The rebels told us that they supposed our fleet could as soon come in overland as past Fort Morgan. But the fleet went by, in a whirlwind of fire and thunder, as surely and as swiftly as if it were a mere holiday maneuvre. Their Admiral expected to demolish the remnant of our fleet by his invincible ram. When we had passed the fort, and were searching him out to destroy him, he said, he would give his life to sink our flagship and our Admiral. In half an hour his invincible ram was taken from under him, and he was lying a wounded prisoner in the ship, he had hoped to sink or capture. His own

fleet was captured, burned and pounded into destruction by the indomitable Farragut. He was sent to Pensacola with the other wounded. Our Admiral would not see him-a courtesy of forbearance which the perjured traiter hardly

Our loss was very large, three hundred or more. The fight was the hardest of the war, and one of the most brilliant of any war. It has given us Mobile Bay, the rebel fleet, Forts Powell and Gaines, and a thousand prisoners. Fort Morgan cannot hold out a fortnight longer. T. M. C.

#### Gathering of the Financial Storm.

NEW YORK, Oct. 14, 1864. The eager grasping after riches as a means of enjoyment, display or power has, perhaps, never been developed in such intense manifestation as is now witnessed on every hand. In this city few men think of being satisfied with moderate gains. The desire is for rapid accumulationnot from patient, plodding, honest industry, and he old-fashioned way of gaining by prudent usbandry of small means. The man who only lays up a few hundred dollars in a year, by close plication to business and rigid economy is altogether too slow for these times. Speculation is the word. Go it strong and take big chances. Splash, Dash & Co., open a large mercantile house on a fictitious capital, borrow a stock of goods on sixty or ninety days' credit, probably more, and off this very stock embark in specula-tions, hypothecating their goods as security for outside investments. They stick in a margin on a gold speculation, or merchandise, seldom touch railroad or State securities—these too slow—and if the market goes up in a week, they make a handsome thing by it; if it goes down, they lose their margin, or rather the amount which the margin would cover on their neighbor's goods which they have obtained on a ninety days or six months' credit. And so they continue to operate. If they are lucky dogs, well and good they are to be extolled as an example for the youth's of the present generation to look up to and follow. If, again, they are unlucky, they, course go under-or rather go up in a balloon, as it is called here—fail—close up shop—and their creditors get " nary red." The outside world speak of their failure as the result simply of the violent fluctuations in values, or the decline in the premium on gold. It would not be considered strictly within the bounds of mercantile propriety to style their failure a swindle. The xigencies of the times only caused them to go under. And yet day after day, just such failures recently have occurred. New York is now tottering on the brink of a financial revulsion, and all from the effects of over-speculation on a fictitious capital which an inflated currency has

The recent failures of several heavy grain houses, and leading bankers in Chicago, who had gone into grain speculations to a large amount. caused some very extensive failures here, and shook New York to its financial centre. Wheat fell; so did coffee, as well as all kinds of provisions and merchandise, and large holders of these articles had to succumb to the pressure. The decline in the gold premium hurried down the decline in prices of provisions and merchandise more rapidly than they calculated upon. Thee purchased extensively for a rise, mostly on credit, and mistook the tone of the market, as well as being thrown out of their calculation for a steady advance. We have now arrived at that stage in the history of the war, when gold has become the great indicator of prices-instead paper money, as it used to be-and no man who bases his wealth on the latter knows the value of his own property for the time being without consulting the standard. Hence the extreme susceptibility of real estate, and more particularly merchandise, to the influence of the gold premium; and gold itself is just as sensible to the influence of the war news as the currency

value of all property is to its rise or fall. Every business man now is as directly interested in depreciating the paper issues of his Government as he is in enhancing the premium on gold. It is the first instance known in the history of any country where the mercantile and industrial classes are placed in direct antagonism to the financial success of their own government. It is not from a want of patriotism that they place themselves in such hostile attitude, but a direct pecuniary interest in their own immediate success-and advancement in worldly wealth is more powerful in its influence over their minds than the policy of any party or the victories of any army which would bring about a contrary

Were the rebels to lay down their arms to-morrow, or be suppressed next week, it would bring about a financial storm that would overthrow every mercantile house, every manufacturing establishment in the North that had based its wealth merely on a gold premium and not on gold itself, and had operated on this fictitious premium in the belief that it would continue. A hasty peace now-even with the restoration of the Union, or by quietly permitting the bogus rebel government to set up for themselves, and put a stop to the war-would be more deplorable to the entire country east of the Rocky Mountains than its continuance with a still further enhancing debt, until hostilities could be gradually brought to a close, and the daily expenditures of

the Government gradually lessened. People foresee the exhaustion of the rebel armies, for they confine themselves at present to the detensive behind earthworths, and never venture a pitched battle in the open field. Yet, with all the accumulating evidences of a speedy downfall of the rebellion, they are loth to profit by the indications to save themselves from an over-

whelming disaster to their business. This antagonism between the fictitious wealth of the people and the perpetuity of their own Government is one of the strangest anomalies in our social condition which the war has produced. -Correspondence S. F. Alta.

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